

## Two Rivers Supervisory Union Health Reimbursement Arrangement

### Blue Cross Blue Shield of Vermont (BCBS) and DataPath Administrative Services

2020 Annual Benefit: Maximum Benefit Per Coverage Period, January 1 – December 31

**For group health insurance deductible, co-insurance & co-pays, including prescriptions:**

Eligibility: must participant in the VEHI Gold CDHP Plan

Max Insurance out of pocket \$2,500 (single), \$5,000 (2 person), \$5,000 (family)

	Single	Two Person/Parent-Child	Family
First Dollar*	\$ 400	\$ 800	\$1,200
HRA Benefit	\$2,100	\$4,200	\$3,800

**\*First Dollar is amount the employee pays (out of pocket) before the HRA benefit becomes available;** *“First Dollar” expenses could be reimbursed from a Health Flexible Spending Account under the Flexible Benefit Plan If you elect to participate.*

#### How does it work?

a participant or eligible family member goes to the doctor or hospital

the doctor or hospital reports to BCBS, BCBS determines what is or is not covered, assigns the dollar amount (the negotiated fee for service) and reports that amount on the Summary of Benefits that is sent to the participant; only deductible, co-insurance and co-pays are eligible for reimbursement under this HRA; BCBS mails paper Summary's to participants each month; current BCBS information is available at their website

a separate report is sent to the doctor or hospital; the doctor or hospital will bill the participant for the deductible amount

Participants DO NOT need to submit a request for reimbursement, DataPath receives an automatic feed from BCBS with Summary of Benefits information on all participants who have incurred an insured health care expense, including prescriptions; DataPath will pay the employee directly (after “first pay amount has been reached”) directly each week for any approved medical expenses, including prescriptions so that the employee can then pay the provider (or, be reimbursed for prescriptions)

#### DataPath will need the following from each employee participating in the HRA:

- Completed HRA Participant Enrollment that includes Direct Deposit Information

**Questions:** TRSU: Donna McNeil-Hudkins, 802-875-6432 or [donna.hudkins@trsu.org](mailto:donna.hudkins@trsu.org)

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